

## **INSURE YOUR PROPERTY FOR FLOOD**

The City of Copperas Cove participates in the National Flood Insurance Program (NFIP). Insurance rates are based on the flood zone of your property and the risk of being flooded. Purchasing federal flood insurance through the NFIP is one of the best ways to protect your home and belongings. Standard homeowner policies do not cover damage from floods.

- There is normally a 30-day waiting period when purchasing a new policy. Flood insurance is sold through private insurance companies and agents and is backed by the federal government.
- Homeowners in a Special Flood Hazard Area (SFHA), or high-risk area, must buy flood insurance if they have a mortgage from a federally regulated lender.
- Homes located outside the high-risk flood zone areas need flood insurance too. Nationally, over 25% of structures that flood each year belong to policyholders whose properties are not in a high risk flood zone.
- Flood insurance is available for all properties located in the City of Copperas Cove.
- If you're renting a home or apartment, contents coverage is available from the NFIP to protect your valuables and belongings.

For more information about obtaining flood insurance for both your structure and contents, contact your insurance agent or visit: [www.fema.gov/nfip](http://www.fema.gov/nfip), or, [www.floodsmart.org](http://www.floodsmart.org).